

Fill in this information to identify the case:

Debtor 1 Michael S. Young
Debtor 2 Rochell A. Young
(Spouse, if filing)
United States Bankruptcy Court for the: Northern District of Ohio
(State)
Case number 16-11204-jps

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association,
as Trustee of the Bungalow Series IV Trust **Court claim no.** (if known):
10-1

Last 4 digits of any number you use to identify the debtor's account:

Property address: 21015 Libby Road

Maple Heights OH 44137
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Postpetition Mortgage Payment

Check one:

Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:

b. Total fees, charges, expenses, escrow, and costs outstanding:

c. **Total**. Add lines a and b.

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

11 / 14 / 2021
MM / DD / YYYY

$$\begin{array}{r}
 \text{(a)} \quad \$ \underline{5214.06} \\
 + \text{(b)} \quad \$ \underline{0.00} \\
 \hline
 \text{(c)} \quad \$ 5214.06
 \end{array}$$

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 /s/ Jon J. Lieberman

Signature

Date 7 / 13 / 2021

Print

Jon J. Lieberman

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Sottile and Barile, Attorneys at Law

If different from the notice address listed on the proof of claim to which this response applies:

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

OH

45140

City

State

ZIP Code

Contact phone

(513) 444 - 4100

Email bankruptcy@sottileandbarile.com

Young					Interest Method:	Daily/365	Borrower pays the first few payments and the Trustee takes over pmts in 2017													
	■■■■■	FINAL CURE			Interest Rate:	4.970%	Household Realty Corp executed Forbearance to assist the Borrower. Payments began to split afterwards													
					Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Dist/Pmt	Arrears	Arrears	Late Balance	Late Fees/pmts	Suspense	Prin. Bal.	Forbearance Interest	
03/07/16	03/07/16						2,006.99			0.00		0.00	0.00	0.00	0.00	0.00	0.00	62,989.27		
03/07/16	03/07/16	0	No Pmts Claimed - Due for 05/14/16				0.00	2,006.99	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,989.27		
03/07/16	03/07/16	0	Arr Fees				0.00	2,006.99	0.00	0.00	0.00	0.00	(177.43)	(177.43)	0.00	0.00	0.00	62,989.27		
06/09/16	06/09/16	94	05/14/16		580.00	580.00	804.03	2,811.02	580.00	0.00	0.00	0.00	(177.43)	(177.43)	0.00	0.00	0.00	62,989.27		
06/16/16	06/16/16	7	06/16/16		290.00		59.87	2,290.89	59.87	230.13	0.00	0.00	(177.43)	(177.43)	0.00	0.00	0.00	62,759.14		
06/16/16	06/16/16	0	Arrears Pmt		177.43	0.00	0.00	2,231.02	0.00	0.00	0.00	0.00	0.00	177.43	0.00	0.00	0.00	62,759.14		
01/01/17	01/01/17	199					1,695.92	3,926.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,759.14		
03/13/17	03/13/17	71	07/14/16 Trustee Starts Pmts		579.34	579.34	606.73	4,533.67	579.34	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,759.14	
03/13/17	03/13/17	0	Forbearance		3,954.33	3,954.33	0.00	3,954.33	3,954.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,759.14	-3954.33	
03/13/17	0						0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,759.14		
04/17/17	04/17/17	35	08/14/16		579.34	579.34	299.09	299.10	299.10	280.24	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,478.90		
05/10/17	05/12/17	25	09/14/16		579.34	579.34	212.69	212.69	366.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	62,112.24		
06/13/17	06/13/17	32	10/14/16		579.34	579.34	270.64	270.64	308.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,803.54		
07/18/17	07/18/17	35	11/14/16		579.34	579.34	294.54	294.54	284.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,518.74		
08/15/17	08/15/17	28	12/14/16		579.34	579.34	234.55	234.55	344.79	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,173.95		
09/16/17	32	Transfer to New Servicer					266.55	266.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61,173.95		
09/26/17	09/26/17	10	01/14/17		579.34	579.34	83.30	349.85	349.85	229.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,944.46		
10/24/17	10/24/17	28	02/14/17		579.34	579.34	232.36	232.36	346.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,597.48		
11/15/17	11/15/17	22	03/14/17		579.34	579.34	181.53	181.53	397.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	60,199.66		
12/12/17	12/12/17	27	04/14/17		579.34	579.34	221.32	221.32	358.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,841.64		
01/22/18	01/22/18	41	05/14/17		579.34	579.34	334.08	334.08	245.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,596.38		
02/13/18	02/13/18	22	06/14/17		579.34	579.34	178.53	178.53	400.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	59,195.57		
03/14/18	03/14/18	29	07/14/17		579.34	579.34	233.75	233.75	345.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58,849.98		
04/13/18	04/13/18	30	08/14/17		579.34	579.34	240.40	240.40	338.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58,511.04		
05/17/18	05/17/18	34	09/14/17		579.34	579.34	270.88	270.88	308.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	58,202.58		
06/19/18	06/19/18	33	10/14/17		579.34	579.34	261.53	261.53	317.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,884.77		
07/25/18	07/25/18	36	11/14/17		579.34	579.34	283.75	283.75	295.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,589.18		
08/20/18	08/20/18	26	12/14/17		579.34	579.34	203.88	203.88	375.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	57,213.72		
09/25/18	09/25/18	36	01/14/18		579.34	579.34	280.46	280.46	298.88	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,914.83		
10/18/18	10/18/18	23	02/14/18		579.34	579.34	178.24	178.24	401.10	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,513.74		
11/21/18	11/21/18	34	03/14/18		579.34	579.34	261.64	261.64	317.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56,196.03		
12/20/18	12/20/18	29	04/14/18		579.34	579.34	221.91	221.91	357.43	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,838.60		
01/17/19	01/17/19	28	05/14/18		579.34	579.34	212.89	212.89	366.45	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,472.15		
02/20/19	02/20/19	34	06/14/18		579.34	579.34	256.81	256.81	322.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,149.62		
03/20/19	03/20/19	28	07/14/18		579.34	579.34	210.26	210.26	369.08	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,780.55		
04/18/19	04/18/19	29	08/14/18		579.34	579.34	216.32	216.32	363.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,417.52		
05/22/19	05/22/19	34	09/14/18		579.34	579.34	251.93	251.93	327.41	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54,090.11		
06/27/19	06/27/19	36	10/14/18		579.34	579.34	265.15	265.15	314.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,775.92		
07/30/19	07/30/19	33	11/14/18		579.34	579.34	241.64	241.64	337.70	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,438.22		
08/31/19	08/31/19	32	12/14/18		579.34	579.34	232.84	232.84	346.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,091.72		
09/23/19	09/23/19	23	01/14/19		579.34	579.34	166.27	166.27	413.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,678.65		
10/25/19	10/25/19	32	02/14/19		579.34	579.34	229.53	229.53	349.81	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,328.85		
11/30/19	11/30/19	36	03/14/19		579.34	579.34	256.51	256.51	322.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	52,006.02		
12/26/19	12/26/19	26	04/14/19		579.34	579.34	184.12	184.12	395.22	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,610.79		
01/01/20	01/01/20	6					42.05	42.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,610.79		
01/17/20	01/17/20	16	05/14/19		579.34	579.34	112.13	154.18	154.18	425.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	51,185.64	
02/19/20	02/19/20	33	06/14/19		579.34	579.34	229.37	229.37	349.97	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,835.67		
03/19/20	03/19/20	29	07/14/19		579.34	579.34	200.19	200.19	379.15	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,456.52		
04/16/20	04/16/20	28	08/14/19		579.34	579.34	191.85	191.85	387.49	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,069.02		
05/04/20	05/04/20	18					122.38	122.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,069.02		
05/04/20	05/04/20	0	Transferred to SN Servicing				0.00	122.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,069.02		
05/04/20	05/04/20	0					0.00	122.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	50,069.02		
05/15/20	05/15/20	11	09/14/19		579.34	579.34	74.79	197.17	197.17	382.17	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	49,686.85	
06/25/20	06/25/20	41	10/14/19	</																

				Total Pd.	Amt. Pd.	Mo Acc Int.	Cum Acc Int.	Pd. Interest	Principal	Escrow Bal	Escrow Distr/Pmt	Arrears	Arrears	Late Balance	Late Fees/pmts	Suspense	Prin. Bal.	Forbearance Interest
11/17/20	11/17/20	34	03/14/20	579.34	579.34	220.70	220.70	220.70	358.64	0.00	0.00	0.00	0.00	0.00	0.00	0.00	47,443.23	
11/30/20	11/30/20	13	04/14/20	579.34	579.34	83.75	83.75	83.75	495.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,947.64	
01/01/21	01/01/21	32				204.56	204.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,947.64	
01/20/21	01/20/21	19	05/14/20	579.34	579.34	121.46	326.02	326.02	253.32	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,694.32	
01/29/21	01/29/21	9	06/14/20	579.34	579.34	57.22	57.22	57.22	522.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46,172.21	
03/17/21	03/17/21	47	07/14/20	579.34	579.34	295.49	295.49	295.49	283.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,888.36	
04/20/21	04/20/21	34	08/14/20	579.34	579.34	212.44	212.44	212.44	366.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,521.46	
05/18/21	05/18/21	28	09/14/20	579.34	579.34	173.56	173.56	173.56	405.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45,115.68	
06/16/21	06/16/21	29	10/14/20	579.34	579.34	178.15	178.15	178.15	401.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,714.49	
07/11/21	07/10/21	24				146.12	146.12	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,714.49	
07/12/21	07/11/21	1	Due for 11/14/20			6.09	152.21	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	44,714.49	

-3954.33

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO
CLEVELAND DIVISION**

In Re:

Case No. 16-11204-jps

Michael S. Young
Rochell A. Young

Chapter 13

Debtors.

Judge Jessica E. Price Smith

CERTIFICATE OF SERVICE

I certify that on July 13, 2021, a true and correct copy of this Response to Notice of Final Cure Payment was served:

Via the Court's ECF System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

Jon M. Ginter, Debtors' Counsel
jginter@ginterlegal.com

Lauren A. Helbling, Chapter 13 Trustee
ch13trustee@ch13cleve.com

Office of the U.S. Trustee
(registeredaddress)@usdoj.gov

And by regular U.S. Mail, postage pre-paid on:

Michael S. Young, Debtor
21015 Libby Rd.
Maple Heights, OH 44137

Rochell A. Young, Debtor
21015 Libby Rd.
Maple Heights, OH 44137

Respectfully Submitted,

/s/ Jon J. Lieberman

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Loveland, OH 45140
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Attorney for Creditor